



NEW YORK STATE'S TRANSITION TO STABILITY:
THE DEMOGRAPHIC OUTLOOK

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January 1977

(12) 42p.

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### SUMMARY

The population of New York State is in transition from steady growth to near stability. This paper distills the basic information on current population trends in the state and highlights economic and social problems that those trends are likely to create.

The major features of population change in New York are: (1) an end to metropolitan growth statewide and the onset of decline in four of the state's ten Standard Metropolitan Statistical Areas, (2) a revival or intensification of growth in selected nonmetropolitan areas of the state, and (3) wide variations in the rate of population change for different age groups. These three demographic shifts will produce certain strains, some of which can be gauged with precision while others can only be guessed at.

Changes in the distribution of population between metropolitan and nonmetropolitan sectors are likely to require new fiscal and political accommodations at the local level. There will be fewer children to be educated, for example, but more elderly persons to be served.

The effects of different rates of growth for different age groups (which reflect past fluctuations in fertility) can be projected ahead with some confidence. These projections give timely notice of circumstances built into the population's structure that will affect school and college enrollments and the demand for particular kinds of dwelling units suited to specific age groups. The changing distribution of the elderly population among New York State's counties is examined in detail.

Two widely held beliefs about migration are examined—one that low—income migrants go to places like New York City as welfare seekers, the other that rural—urban migration does nothing more than transplant rural poverty to an urban setting. Both beliefs, according to evidence from recent research, are erroneous.

State policy could be limited to reacting; or it could strive to advance broad purposes; or set its sights on the specific goals of some "master plan." Whatever policy stance is chosen, adaptation

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to New York State's forthcoming demographic changes will entail difficult choices of emphasis between often conflicting objectives. These choices are inherently political because they distribute costs and benefits unevenly among groups of people and jurisdictions.

# NEW YORK STATE'S TRANSITION TO STABILITY: THE DEMOGRAPHIC OUTLOOK\*

by

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### I. INTRODUCTION

The population of New York State is in transition from steady growth to near stability. Following an 8.4 percent increase between 1960 and 1970, New York's population edged upward in the first year of the 1970s, then drifted downward between 1971 and 1974 and leveled off by 1975. In four of the state's ten Standard Metropolitan Statistical Areas (SMSAs), however, the pattern of no growth seems well established.

The end to metropolitan growth in the state reflects, in addition to the overall slowdown in growth statewide, a change in the distribution of population between metropolitan and nonmetropolitan sectors within the state—a trend also evident throughout the country. Although New York's major metropolitan centers have ceased growing, its nonmetropolitan areas have registered population increase and, in some instances, dramatic growth, reversing a past trend of decline.

A primary consequence of these changing population trends is that many localities will have to make new fiscal and political accommodations to deal with the different demands imposed by a nongrowing population or by a suddenly growing one. In newly stable areas, old ways

<sup>\*</sup>Paper prepared for a conference on "Planning for Change: The Case of New York State," at the State University of New York at Binghamton, November 8-9, 1976.

I thank Donald B. Pittenger and Rand colleagues Anthony Pascal, Ira S. Lowry, Kevin McCarthy, Judith P. Wheeler and Will Harriss for helpful comments. This paper draws on research supported by a grant from the Economic Development Administration. Views expressed in this paper are the author's own, and are not necessarily shared by Rand or its research sponsors.

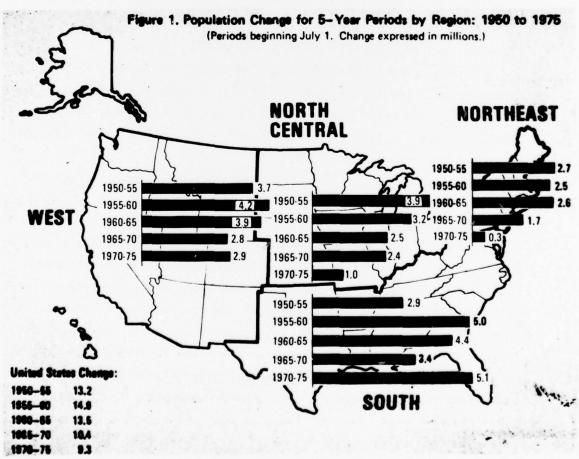
of financing new needs prove awkward, for the transition to no growth passes through a period of adjustment during which revenues may level off as demands for services continue to rise. Conversely, in areas of sudden population growth, revenue increases will lag behind the rapid rise in demand for services. All around the state, growing political jurisdictions will be enlarging their tax base at the expense of shrinking areas, but because of the lags in revenue adjustment, the population in both kinds of places will feel ill-served until new arrangements can be effected.

There is a common need for facts and analysis that can focus attention on issues associated with New York's transition to demographic stability and set the stage for public debate on what to do about them. That is my purpose here today: to distill the basic information on current population trends in the state and highlight economic and social problems that those trends are likely to create.

### II. THE REGIONAL CONTEXT

The population shifts under way in New York State are, to no small degree, reflections of regional demographic changes taking place throughout much of the Northeast, particularly in the Middle Atlantic Census Division (New York, New Jersey, and Pennsylvania). This regional context, with its own peculiar but instructive pattern of demographic change resulting from the population's natural increase and net migration, is the starting point of our analysis. The context has three noteworthy aspects.

First, population increase in the Northeast has very nearly come to a halt because of a decided change in regional population trends since 1970 as compared with previous periods (see Fig. 1).



Source: U.S. Bureau of the Census, Current Population Reports, Series P-25, No. 640, November 1976.

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Table 1
Population Change by Component for Each Region:
Five-Year Periods, 1950 to 1975

(In millions. Periods begin July 1)										
	Natural increase				Net migration					
		Region			Region					
Period		North- east	North Central	South	West		North- east	North Central	South	West
1950-55	12.1	2.3	3.5	4.5	1.9	1.0	0.4	0.4	-1.6	1.9
1955-60	13.2	2.6	3.9	4.7	2.2	1.7	0.0	-0.7	0.3	2.0
1960-65	12.0	2.3	3.3	4.2	2.2	1.5	0.3	-0.8	0.3	1.7
1965-70	8.7	1.6	2.3	3.0	1.7	1.7	0.1	0.1	0.4	1.1
1970-75	6.8	1.0	1.8	2.5	1.5	2.5	-0.7	-0.8	2.6	1.4

Source: U.S. Bureau of the Census, *Current Population Reports*, Series P-25, No. 640, November 1976, Table B.

New York and Rhode Island (and the District of Columbia) have experienced population declines between 1970 and 1975, and New Jersey and Pennsylvania have joined their ranks since 1972. The populations of two of the five other states in the Northeast (Massachusetts and Connecticut) are largely static; since 1972 they have increased by less than one-quarter percent annually.

Second, population growth has been halted by the combination of a continuing drop in the birth rate and a shift in net migration, both manifested more acutely in the Northeast than elsewhere (see Table 1). Natural increase (additions through births minus subtractions through deaths) has diminished everywhere, but more so in the Northeast than other regions since 1960. The Northeast's population gained 2.3 million through this component of demographic change between 1960 and 1965, but only 1.0 million between 1970 and 1975. Net migration (the numerical difference between arriving and departing migrants) has changed from nominal gains of several hundred thousand in preceding five-year periods to a sizable loss of 700,000 between 1970 and 1975. This regional migration loss has been more severe since 1972 and has afflicted the three Middle Atlantic states worse than those in New England.

Third, in the 1970s, states with net out-migration appear to be diverging from those with net in-migration. Comparing the first two years (1970-72) with the last three (1972-75) New York State's net migration changed from an annual average of -47,000 to -144,000; Pennsylvania's changed from -18,000 to -47,000; and New Jersey's from +26,000 to -32,000. In contrast, Texas's net migration rose from an annual average of roughly +55,000 to +95,000 and California's rose from +30,000 to +122,000. Interpretation of this divergence is complicated by the economic depression that prevailed during part of the period; it merits close attention in the coming years.

To summarize, there has been a decided change in the course that New York State's population is following in the mid-1970s. That change (and the demographic transformations bringing it about) has occurred mostly since 1972; it is common to much of the Northeast, especially the Middle Atlantic states; and it has been most acute in New York State.

### III. PERSPECTIVES ON CHANGING FERTILITY AND MIGRATION

Population changes in any given area are the product of fertility rates, mortality rates, and migration rates (including immigration and emigration). Of these, fertility and migration have the greatest potential for producing large and relatively rapid changes in population.

Within the last decade, population growth in the United States as a whole has slowed considerably because of a sharp decline in fertility with no offsetting change in mortality. The most notable effect of this drop in fertility has been a transformation of the population's age structure which means, among other things, lower school enrollments and, eventually, larger social security payments. The fertility decline is being intensified or nullified in specific locales by new trends in migration. In some areas, population is not only growing more slowly than the national average, but actually declining because of out-migration; in other areas, population is growing rapidly despite lower fertility because of substantial in-migration. International migration (both legal and illegal) has also begun to have prominent local effects, especially in those few large metropolitan centers to which the majority of immigrants gravitate.

### FERTILITY

Changes in fertility are perhaps most important in population analysis because they are a basic determinant of future changes in the size and composition of the population—changes which may have intense and long—lasting social, fiscal, and political effects. The contemporary trend in fertility reflects an interaction between the wide—spread use of more effective methods of contraception and changing attitudes toward childbearing:

o Contraceptive practice has been modernized over the last ten years: The increased use of highly reliable means of contraception, along with the availability of legal abortion as a backup method, has afforded couples virtually complete control over their fertility and reduced unwanted childbearing.

- In 1973, 69 percent of married couples used one of the three most effective contraceptive methods—sterilization, the pill, or the IUD—compared with only 37 percent in 1965.\*
- o There has been a major downward shift in fertility norms and an aversion to having large families, at least among young adults: Nationally in 1975, almost 75 percent of married women 18 to 24 years old expected to have no more than two children, as contrasted with about 45 percent in 1967.
- o There has been a postponement of childbearing among married couples: The wife may have embarked on a career, or the couple has put off having their first child or additional children until their economic situation improves. The birth rate of course drops when childbearing is "rescheduled" in this way (and it can go back up equally fast when circumstances change).

The growth of New York State's population, as noted above, has been slowed in part by the decline in its birth rate, which paralleled the national fertility decline. The state's crude birth rate (number of births per thousand population) has fallen from 18.6 in 1965 to 13.0 in 1975. (The comparable national decline was from 19.4 to 14.2.) The direct consequence of declining births in New York is suggested by the following accounting of its demographic change from 1970 to 1975. The state's population decline of 122,000 was the product of 1,375,000 births, 958,000 deaths, and a net out-migration of 539,000. A decade before, New York had recorded some 1,750,000 births in a comparable period, 1960-65. As the birth rate has declined, public attention has begun to focus on who bears children today.

One reason for this new concern is that among very young teenagers, the birth rate is rising, and births to teenagers now figure more prominently among all births in this country (19 percent of the total in 1975 compared with 14 percent in 1960). Not only has the percentage

<sup>\*</sup>Charles F. Westoff, "Trends in Contraceptive Practice: 1965-1973," Family Planning Perspectives, Vol. 8, No. 2 (March/April 1976), pp. 54-57.

U.S. Bureau of the Census, Current Population Reports, Series P-20, No. 288, January 1976.

of births to adolescents risen, but also the percentage of adolescents who bear a child out of wedlock has climbed sharply—not because of more out-of-wedlock conceptions, but because fewer teenage mothers are selecting marriage as a solution to an out-of-wedlock pregnancy. "Kids with kids" impose considerable long-term costs on society, which several recent studies have highlighted.

### MIGRATION

Between 1970 and 1976, net migration away from New York State reduced its population by 640,000 (3.5 percent). That figure compares with a mere 101,000 loss (0.6 percent) during the entire decade of the 1960s. Since out-migrants tend to be in the prime working ages and more highly skilled and educated, New York State is losing not merely people but human capital as well. Since 1970, the state has been losing workers under age 30, whereas it formerly gained them at these ages. In another break with the past trend, black workers appear to be leaving New York State to go South in greater numbers now than they are arriving. These and other findings (derived from an ongoing study by my discussant, John E. Smith), as well as the widely publicized "second war between the states"—a competitive battle among

<sup>\*</sup>Wendy H. Baldwin, "Adolescent Pregnancy and Childbearing--Growing Concerns for Americans," *Population Bulletin*, Vol. 31, No. 2 (Population Reference Bureau, Inc., Washington, D.C. 1976).

<sup>\*\*</sup>For example, see various articles in Family Planning Perspectives, Vol. 8, No. 4 (July/August, 1976), special issue on teenagers; and Leslie A. Westoff, "Kids with Kids," New York Times Magazine, February 22, 1976, p. 14. Of special interest here is a study of first-time teenage mothers in New York City, reported in Harriet B. Presser, "Social Consequences of Teenage Childbearing," presented at the Conference on Research on the Consequences of Adolescent Pregnancy and Childbearing, Center for Population Research, National Institute of Child Health and Human Development, Bethesda, Md., October 29-30, 1975.

<sup>\*\*\*</sup>John E. Smith and Michael J. Batutis, Jr., "Changing Growth
Patterns: The Case of New York State," in George Sternlieb and James
W. Hughes, Post-Industrial America: Metropolitan Decline and InterRegional Job Shifts (New Brunswick, N.J.: Rutgers Center for Urban
Policy Research, 1975), pp. 139-157.

regions for jobs and workers--have focused public attention as never before on migration.  $^{\star}$ 

Migration trends, like fertility trends, have undergone significant change recently, but with local effects that are far more diverse.

Now, as in the past, people continue to migrate for reasons that are connected with the workings of the national economic and social system. Migration moves people from areas where jobs are dwindling to places where workers are needed; without such adjustment, U.S. economic growth would be sluggish and less efficient than it actually has been. Migration is also an important vehicle of social mobility. Many people are prevented from bettering their circumstances less because of inherent personal limitations than because of rigidly drawn social barriers in their community. The generally positive experience of blacks who left the rural South, and of ethnic groups that left city ghettos, confirms the value of geographic mobility as a means of access to conditions that foster improvements in personal status.

Migration is a complex process, but as research increases our understanding of its operation, certain important misconceptions can be dispelled. One misconception concerns the motivation of low-income migrants to move to large cities. It is widely believed that such persons go to places like New York City as welfare seekers, drawn there by generous public-assistance allowances. A recent Rand Corporation study on this question reached a contrary conclusion: It found that needy newcomers start using the welfare system only gradually, not immediately; the delay is more easily interpreted as due to discouragement in finding work after the migrant arrives than to prior motivation for moving to New York deliberately to claim benefits. Findings from other independent studies tend to corroborate this point. The

<sup>\*&</sup>quot;The Second War Between the States," Business Week, May 17, 1976, pp. 92-114; and "Federal Spending: The North's Loss is the Sunbelt's Gain," National Journal, June 26, 1976, pp. 878-891.

David M. DeFerranti, et al., The Welfare and Nonwelfare Poor in New York City, R-1381-NYC, The Rand Corporation, June 1974.

<sup>\*\*\*</sup>Ostow and Dutka, for example, found that the median preacceptance residency period for welfare household heads who have migrated to New York City was three years, "...which suggests a failed

welfare-seeking migrant appears to be a myth; if anything, receipt of public assistance seems to *reduce* the migration of poor families, suggesting that welfare recipients tend to pile up in cities not because of in-migration but because of low out-migration.\*

A related misconception (dispelled by a considerable body of research) is that rural-urban migration does nothing more than transplant rural poverty to an urban setting. It is true that rural-urban migrants have typically been more disadvantaged than their counterparts they have joined in the city, but they also stand out as being among the most successful of the city's residents at overcoming personal disadvantages. This is especially evident among black rural-urban migrants, who, in striving to better their economic positions, have equalled or surpassed the indigenous urban-born blacks they have joined.\*\*

attempt at self-maintenance rather than in-migration for the purpose of gaining prompt access to the state's liberal welfare system." Miriam Ostow and Anna B. Dutka, Work and Welfare in New York City (Baltimore: Johns Hopkins University Press, 1975), p. 76. See also: Larry H. Long, "Poverty Status and Receipt of Welfare Among Migrants and Nonmigrants in Large Cities," American Sociological Review, Vol. 39 (February 1974), pp. 46-56; I. N. Fisher and S. W. Purnell, The Connection Between Migration and Welfare Dependency in the Chicago Metropolitan Area, R-1388-IISP, The Rand Corporation, September 1973; Gordon F. DeJong and Zafar M. N. Ahmad, "Motivation for Migration of Welfare Clients," Working Paper No. 1975-01, Population Issues Research Office, Pennsylvania State University, n.d.; Robert D. Reischauer, "The Impact of the Welfare System on Black Migration and Marital Stability," unpublished Ph.D. Dissertation, Columbia University, 1971. Evidence on Puerto Rican migration, although less robust, also casts doubt on the role of welfare payments in attracting migrants. Specifically, welfare payments in the United States relative to Puerto Rico are not associated with the magnitude of migration from the island to the mainland. See Rita M. Maldonado, "Why Puerto Ricans Migrated to the United States in 1947-73," Monthly Labor Review, Vol. 99, No. 9 (September 1976), pp. 7-14.

\*Larry H. Long and Lynne R. Heltman, "Do Welfare Payments Reduce Migration Potential?" paper presented at the annual meeting of the American Sociological Association, New York City, August 1976.

The incidence of poverty, for example, is no higher among black rural-urban migrants than it is among the urban-origin blacks, according to a study referring to the mid-1960s. In fact, black migrants in the prime adult years (17 to 29) were much less likely to be poor than their urban counterparts. See Gladys K. Bowles, "A Profile of the Incidence of Poverty Among Rural-Urban Migrants and Comparative Populations," paper presented at the annual meeting of the Rural Sociological

Few of the problems facing blacks outside the South can be attributed directly to their rural Southern origin. The reverse may be true in regard to their economic success; it may be that the black rural-urban migrant brings to the city a more constructive set of attitudes toward school and work than those of the urban native he joins.\*

Society, Washington, D.C., August 1970.

Other studies furnishing evidence on this point are reviewed in Peter A. Morrison, Migration from Distressed Areas: Its Meaning for Regional Policy, The Rand Corporation, R-1103-EDA/FF/NIH, October 1973. See also Larry H. Long and Lynne R. Heltman, "Income Differences Between Black and White Men Controlling for Education and Region of Birth," American Journal of Sociology, May 1975; Arvil V. Adams and Gilbert Nestel, "Interregional Migration, Education, and Poverty in the Urban Ghetto: Another Look at Black-White Earnings Differentials," Review of Economics and Statistics, May 1976, pp. 156-166; and Ann R. Miller, "The Black Migrant: Changing Origins, Changing Characteristics," conference paper dated October 1974, available from the W.E.B. DuBois Institute for the Study of the American Black, Atlanta University, Atlanta, Ga.

<sup>\*</sup> Adams and Nestel, op. cit.

## OF METROPOLITAN AND NONMETROPOLITAN AREAS

Two major features of population change in New York are an end to metropolitan growth statewide and a revival or intensification of growth in selected nonmetropolitan areas. In the last several years, metropolitan areas have become less attractive, both to their residents and to outsiders, whereas nonmetropolitan areas have become more so. This new development, evident since 1970, is not unique to New York State or even to this nation. It reflects a national trend that has brought population decline to many metropolitan areas. At least 44 of the 259 metropolitan areas in the nation have ceased growing; five of these SMSAs are in New York State (Fig. 2) and four of them are clearly declining.

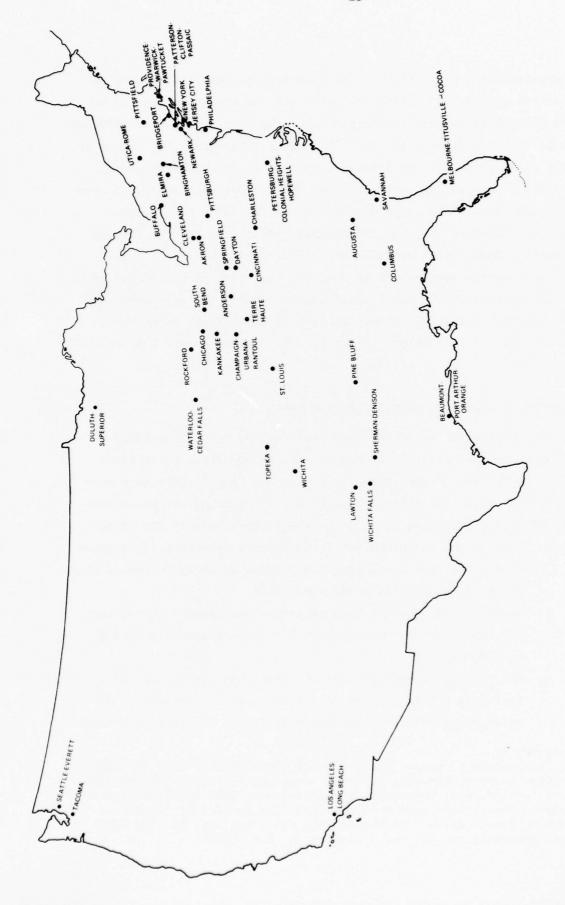
One word of caution: The image of wholesale flight from the city is a little misleading when applied to SMSAs. Within these broad statistical aggregates, many communities continue to grow and some may even accelerate their growth. But what the general areawide pattern signals is a new and rising incidence of zero population growth or decline in metropolitan territory outside the central city: the long-standing trend of out-migration from central cities now applies also to the close-in suburbs.

### THE ONSET OF METROPOLITAN-AREA DECLINE

How does a formerly growing metropolitan area suddenly commence declining? The Buffalo SMSA, where growth came to an abrupt halt after 1970, exemplifies the demographic forces at work. The Buffalo SMSA

<sup>\*</sup>Between two recent five-year periods (1965-70 and 1970-75), the percentage of population moving from nonmetropolitan areas declined from 3.1 to 2.6 and from the metropolitan sector rose from 2.9 to 3.5.

<sup>\*\*</sup> Comparable developments have occurred in greater Stockholm, mettopolitan Copenhagen and Oslo, and other major European metropolitan centers. See Thomas Falk, *Urban Sweden* (Stockholm: Economics Research Institute, Stockholm School of Economics, 1976), p. 180 and footnote 1.



Standard Metropolitan Statistical Areas No Longer Growing Since 1970

Fig. 2

had experienced a net outflow of 84,000 migrants (about 6 percent of its entire population) during the 1960s but its population increased by 42,000 anyway because the margin of births over deaths added 126,000. When birth rates dropped in the 1970s, natural increase (the excess of births over deaths) was no longer sufficient to offset metropolitan Buffalo's long-standing out-migration, and a previously unnoticed trend became apparent. Between 1970 and 1975, net out-migration removed 48,400 Buffalonians, but natural increase added only 26,500, leaving the Buffalo SMSA with a net loss of 21,900 residents.

Other metropolitan areas in New York that have been affected by the same combination of out-migration and a lower rate of natural increase include Rochester, Syracuse, Elmira, Utica-Rome, Binghamton, and New York. In all but the first two, population growth has halted since 1970.

### EXTENSION OF GROWTH TO NONMETROPOLITAN ARFAS

The counterpart of metropolitan decline has been a nationwide revival or intensification of growth in nonmetropolitan areas since 1970. \* In New York State, where one person in nine resides in a non-metropolitan area, the 1970-1975 pattern has reflected the broad contours of national trends, at least in the eastern half of the state:

- o Despite the low birth rate, the state's nonmetropolitan population has been increasing 1.0 percent annually, compared with 0.9 percent annually during the 1960s.
- o Nonmetropolitan areas have registered an annual 0.5 percent net in-migration compared with 0.1 percent annually during the 1960s.
- o The type of nonmetropolitan counties that are growing at a fast rate through migration are those with intermediate or strong metropolitan commuting ties (i.e., at least 10 percent

<sup>\*</sup>See Calvin L. Beale, The Revival of Population Growth in Normetropolitan America, ERS-605, Economic Development Division, Economic Research Service, U.S. Department of Agriculture, June 1975; Peter A. Morrison, "Rural Renaissance in America? The Revival of Population Growth in Remote Areas," Population Bulletin, Vol. 31, No. 3 (Population Reference Bureau, Inc., Washington, D.C. 1976).

of their workers commute to jobs in a metropolitan area). Prime examples are Schoharie and Greene Counties, adjacent to metropolitan Albany, and Yates County, adjacent to metropolitan Rochester (western New York's only clear case of a fast-growing "commuter county"). Such counties exhibit the familiar process of "urban sprawl" sprawling further—SMSAs spilling over into their adjacent nonmetropolitan hinterland (Fig. 3).

Exhibiting an impressive break with a past history of stable or declining population are those counties with weak commuting ties to an SMSA (especially those with less than 3 percent commuting). Essex and Franklin Counties are two clear illustrations of the unexpected "turnaround" that is taking place in many of the more remote nonmetropolitan areas of the country. Evidently these areas are both retaining a larger fraction of their native population and attracting increasing numbers of outsiders (Fig. 4).

New York's nonmetropolitan growth, then, is partly just the latest manifestation of urban sprawl, as counties adjacent to individual SMSAs fill up with people and fill out sections of the Northeastern Metropolitan Belt. But the fact that areas removed from metropolitan influence also are growing signals a new trend under way.

Recent studies that have inquired into nonmetropolitan growth and why it is occurring have shown several things. First, the trends toward early retirement, and toward larger retirement and death benefits for more people, have speeded up the increase in the number of retirees and lengthened the average interval during later life when a person is no longer tied to a specific place by a job. New sources of income such as the federal Supplemental Security Income program, as well as more generous pensions, have accelerated the flow of dollars into retirees' hands, expanding their role as consumers. Indeed, with their steady incomes assured regardless of location, retirees comprise a floating population of consumers whose presence in an increasingly service-oriented society creates jobs wherever they go. Since 1970, Columbia, Essex, Greene, Sullivan, and Yates counties have all felt this influence in varying degrees.

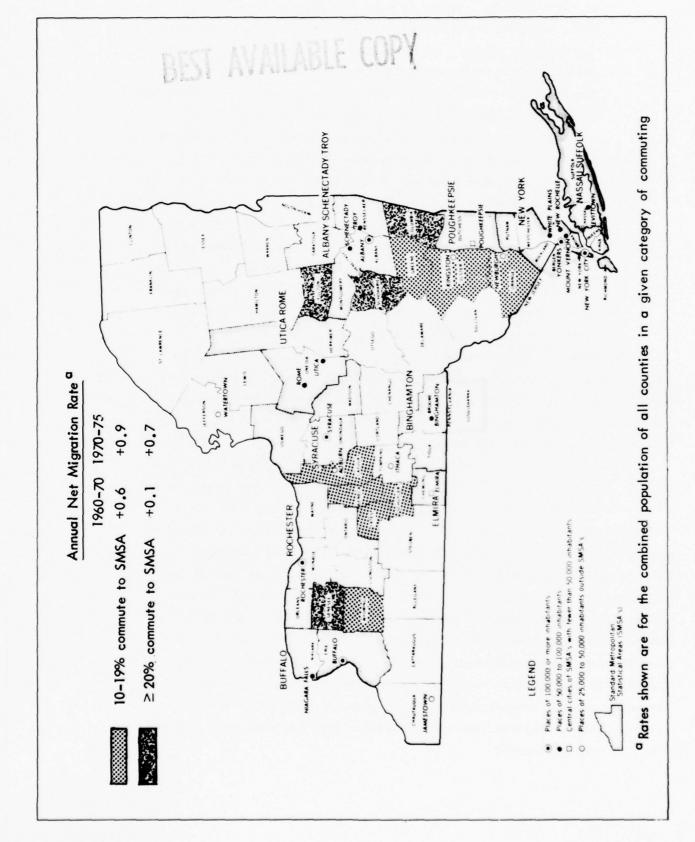
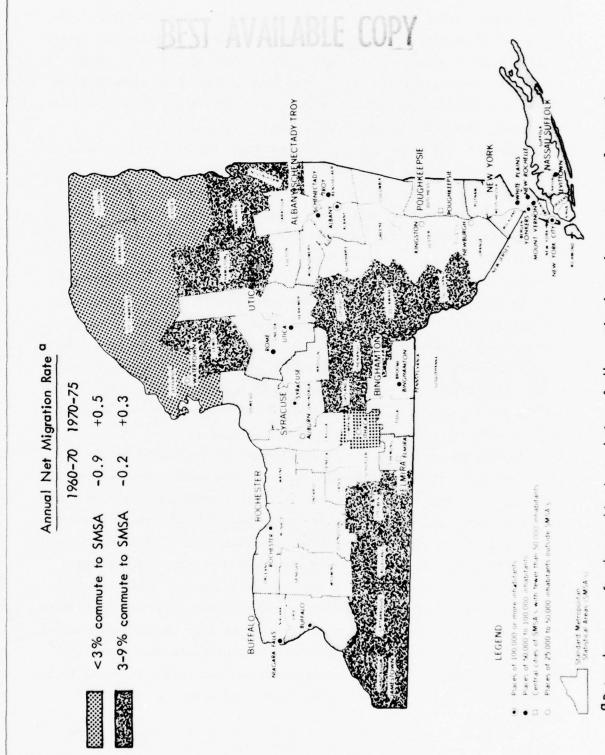


Fig. 3 - Nonmetropolitan counties with moderage to high commuting to jobs in metropolitan areas



a Rates shown are for the combined population of all counties in a given category of commuting.

Fig. 4 -- Nonmetropolitan counties with minimal commuting to jobs in metropolitan areas

Just as retirees constitute an expanding and comparatively footloose subpopulation whose demands create jobs in nonmetropolitan areas, an increased orientation at all ages toward leisure activity has spawned another kind of rural "growth industry"--recreation. Much of this growth is concentrated in amenity-rich areas, especially mountains and shoreline, which often lie well outside the daily range of metropolitan commuting. The Adirondacks is an obvious example.

Together, these two sources of expanding employment--retirement and recreation--supplemented by the impetus of the state's higher education system, have increased the possibilities for moving to (or remaining in) certain nonmetropolitan areas. At a deeper level, however, the question remains of why Americans are acting on these possibilities. An important aspect of the explanation concerns people's preferences for nonmetropolitan living. Americans have long displayed inventiveness in trying to reconcile two conflicting desires: one for access to others and the other for separation from them. Examples abound in the American culture of the wish to love one's neighbor but keep him at arm's length, perhaps the most vivid being Americans' dogged preference for neorural or perhaps pseudorural residential settings. (This proclivity is evident in most Anglo-Saxon societies, but the American romance with the frontier may have reinforced it.)

To opinion surveyors, Americans state a strong desire to live in rural and small-town settings—but most of them admit, when questioned further, that they would like those settings to lie within thirty miles of a big city. The theme is an old one: Back in 1925, one housewife rejected suburbia as a bad compromise in favor of the "real" country. "By country," she wrote, "I do not mean a farm or many acres or huge castles built in imitation of English country houses." She meant instead, "a simple home built along a country road, near hills or water, from a quarter of a mile to two or three miles from the railway station, and within one and one-half hours' commuting distance from the city."

Today, people continue to seek distance from crime, physical decay, poor schools, and objectionable neighbors, and access to a "view,"

<sup>\*</sup>Cited in Peter J. Schmitt, Back to Nature: The Arcadian Myth in Urban America (New York: Oxford University Press, 1969).

even if it means remoteness from urban excitement. Evidently, with television and long-distance commuting, the sense of isolation bred by geographical distance and small town mores has broken down, and these specifications can now be met in the heart of Yates and Schoharie Counties as well as in Suffolk or Rockland.

At the local level, a number of important issues turn on the implications of these trends. The oldest and largest central cities were already having trouble meeting their budgetary requirements before the slowdown in overall population growth occurred. Now the strictures of no-growth or decline have spread to many suburban communities, which face painful decisions on how to refit local expenditures to revenues that no longer grow. On the other hand, once sleepy villages are now being galvanized by spontaneous growth after decades of resignation to population stability and are hard-pressed to meet public needs.

There is a clear irony in the fact that this major shift in population distribution is spurring metropolitan interests to seek the benefits of population stability or decline--most obviously, stable budgets and the opportunity for effective planning--at the same time that it is threatening those benefits in nonmetropolitan areas. The evidence that there are benefits is already apparent in the widely publicized resistance on the part of many communities to accepting the costs that growth confers.

### RACIAL CHANGE WITHIN METROPOLITAN AREAS

Where once the "inner" city provided the disadvantaged with opportunities for greater income, it is now largely the refuge of victims of income discrimination. A special case is that of blacks, who alone among all ethnic minorities have been unable to make the transition from urban inmigrant to suburbanite in any substantial numbers. Between 1900 and 1974, the percentage of the nation's blacks residing in metropolitan areas (according to the 1970 definition) rose from about 27 to 75. Within metropolitan areas, however, there has been no subsequent dispersion of blacks (Table 2). In 1900, 54.5 percent of the metropolitan black population resided in central cities; by 1974 77.5 percent did. The same is true for the Northeast and New

Table 2

DISTRIBUTION OF WHITE AND BLACK POPULATION WITHIN SMSAs, 1900-1974

	Percentage of racial group by area of residence							
	Central	City	Remainder of SMSA					
Year	White	Black <sup>a</sup>	White	Black <sup>a</sup>				
All U.S. SMSAs <sup>b</sup>								
1900	62.8	54.5	37.2	45.5				
1950	56.6	77.2	43.4	22.8				
1960	47.8	79.6	52.2	20.4				
1974	38.1	77.5	61.9	22.5				
	A11	SMSAs in	Northeast					
1960	45.1	80.4	54.9	19.6				
1970	39.4	81.6	60.6	18.4				
1974	37.1	80.4	62.9	19.6				
	A11 S	SMSAs in N	ew York Sta	ate				
1960	61.7	88.0	38.2	12.0				
1970	54.0	88.1	46.0	11.9				

SOURCES: Irene B. Taeuber, "The Changing Distribution of the Population in the United States in the Twentieth Century," in Commission on Population Growth and the American Future, Population Distribution and Policy, Sara Mills Mazie, editor, Vol. V of Commission Research Reports (Washington: Government Printing Office, 1972), Table 20; and U.S. Bureau of the Census, Current Population Reports, Series P-23, No. 55, "Social and Economic Characteristics of the Metropolitan and Nonmetropolitan Population: 1974 and 1970," U.S. Government Printing Office, Washington, D.C., 1975, Table 3.

NOTE: The populations of the central city or cities were taken as of the census dates. Since their areas are changing rather than constant, the changes in the populations in and outside central cities reflect expansion of cities' boundaries as well as the populations' natural increase and net migration.

<sup>&</sup>lt;sup>A</sup>For SMSAs in New York State, figures shown here are for nonwhites.

bReference here is to the changing populations of the counties that were the SMSAs of 1960 at each census from 1900 to 1960. The SMSAs thus refer to constant areas. For 1974, reference is to the SMSAs as defined in 1970.

York State (for which data are shown only since 1960). This continued concentration of blacks in central cities contrasts sharply with the white population's dispersal from them.

Recent trends in population change, shown in Table 3, have tended to reinforce the pattern of diverging racial distribution in metropolitan areas. Between 1970 and 1974, the white population inside central cities in the Northeast declined 6.2 percent and the black increased 1.4 percent. The metropolitan population outside central cities ("the suburbs," roughly speaking) has increased 3.6 percent for whites and 9.9 percent for blacks. While the figure for blacks is impressive at first glance, it merely reflects the very small numbers of blacks now residing in the suburban ring (and in a limited set of suburban areas at that); it does not significantly offset the broader trend toward racial separation between central city and suburbs.

Compared with the white population, the black population is both younger and has a larger average family size. Demographically, this means that migration trends making for racial separation in one time period tend to perpetuate this separation in later times: the black population, by generating more births and fewer deaths relative to the white population, grows at a faster rate in places where it is now located. (Rising minority school enrollments through differential fertility are one manifestation of this tendency.) Thus, even if everyone suddenly stopped moving, the disproportion between black central cities and white suburbs would grow, thereby perpetuating existing patterns of racial separation between cities and suburbs.

Table 3

POPULATION CHANGE BETWEEN 1970 AND 1974, BY RACE AND AREA OF RESIDENCE

	Percentage Change in Population, 1970-1974				
Area of Residence	All Regions	Northeast	North Central	South	West
	All Rac	es			
United States Metropolitan areas Inside central cities Outside central cities Nonmetropolitan areas	4.1 3.6 -1.9 8.4 5.0	1.2 0.2 -4.7 4.0 5.1	1.3 1.0 -5.5 6.4 1.8	6.7 7.6 -0.1 15.7 5.4	8.0 7.1 4.4 9.0 11.6
	Whit	e			
United States Metropolitan areas Inside central cities Outside central cities Nonmetropolitan areas	3.5 2.4 -5.1 7.5 5.8	0.9 -0.3 -6.2 3.6 5.1	0.8 0.1 -8.0 5.6 2.1	6.3 6.8 -3.9 15.8 5.8	6.8 4.0 -1.0 7.3 16.7
	Blac	k			
United States Metropolitan areas Inside central cities Outside central cities Nonmetropolitan areas	6.7 8.4 6.3 16.1 2.0	2.4 3.0 1.4 9.9 -12.3	6.3 6.9 2.3 37.7 -3.4	6.3 9.2 8.7 10.6 2.7	22.3 23.2 24.3 20.4 7.2

SOURCE: U.S. Bureau of the Census, Current Population Reports, Series P-23, No. 55, "Social and Economic Characteristics of the Metropolitan and Nonmetropolitan Population: 1974 and 1970," U.S. Government Printing Office, Washington, D.C., 1975, Table 3.

# V. STRUCTURAL MANIFESTATIONS: THE PRESSURES OF A CHANGING AGE PROFILE

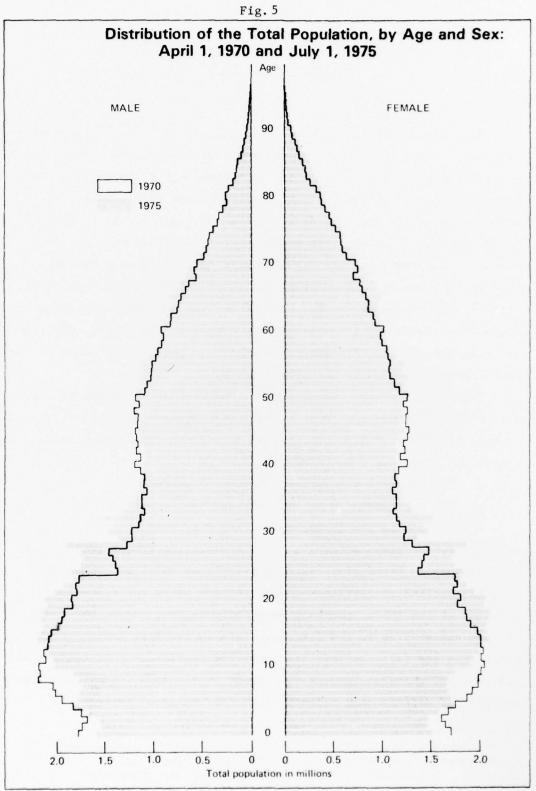
Wide variations in the rate of population change for different age groups stand out as another major feature of New York's demographic outlook. A growing population is, of course, one major driving force behind expanding demands for public services and rising revenues to support those services. But many service demands grow in proportion to the population in specific age ranges—police and prisons had to expand in the 1960s to cope with the wave of young people passing through the ages of peak criminal activity; public health care facilities expand to accommodate the elderly and the poor and, of course, elementary school enrollments have begun to fall off as the population under 10 has shrunk. Similarly, revenues are partly a function of the proportion of persons in the working ages.

The rate at which a population is changing at any given time may vary widely from one age group to another. Between 1970 and 1975, the overall stability of New York State's population concealed considerable unevenness of change. For example:

- o The under-10 population declined 13 percent.
- o The population 20 to 34 increased 16 percent.
- o The population 35 to 49 declined 8 percent.

These different rates of growth for different age groups reflect past fluctuations in fertility, the most notable of which have been the national decline in fertility that occurred during the economic depression of the 1930s, the baby boom following the Second World War, and the sudden drop in the fertility rate in the late 1960s. Each major rise and fall has left its indelible imprint on the population's age profile, whose unevenness is evident in Figure 5. New York State's age profile differs only slightly from this national pattern.\*

Figure 5 is not shown separately for New York State, since 1975 data by single year of age were unavailable. The only noticeable differences are a somewhat smaller percentage of the population under 5 (6.7 for New York vs. 7.5 percent nationally), and a somewhat larger percentage over 45 (33.3 vs. 30.9 percent nationally).



Peristalsis—the way a python swallows a pig—is an apt metaphor for how the United States has absorbed the impact of these swings in fertility. The many children born after World War II crowded the schools during the next decade and began forming their own households in the later 1960s. From birth to maturity they have overcrowded maternity wards, then schools, then juvenile justice institutions, and then the housing market.

This concentration of population in certain ages foreshadows certain inevitable changes which are likely to be felt in New York State and nationwide with about equal intensity. These changes will affect two distinct areas of policy concern: education and housing.

### IMPACTS ON EDUCATION

In recent years, the baby boom children (persons now 11 to 29) have been passing through the colleges and universities and flooding the labor market. The bulk of the wave-the large cohorts born during the mid-1950s and early 1960s--is still in school, however. As the last of these people mature, school enrollments of persons 18 to 21 will drop (see Table 4). For those 22 to 34 years of age, often drawn back to higher education (especially to the community colleges), the outlook is different. A rapid expansion in their enrollments through the early 1980s is in prospect. Thereafter, growth will taper off, and their enrollments should decline before the end of that decade.

From a purely demographic perspective, then, existing pressure for contraction of the higher education system—except for community colleges—can only intensify. Community colleges are excepted because they occupy a distinctive position in catering to a considerably broader and generally older age range. Even so, they will need to plan carefully, directing their offerings toward those in the middle adult years as well as the traditional college ages.

The declining birth rate is imposing intense demographic pressures on elementary and secondary schools. The severity of this by now familiar problem is suggested in the following statistics for New York State. For every 100 children aged 5 to 14 in 1970, there were only 92 in 1975 and there will be only 79 by 1980. Between 1975 and 1985, the number of 15-to-19-year-olds will diminish by one-seventh.

U.S. POPULATION AND PERCENT CHANGE IN SELECTED AGE GROUPS, 1960-1975, AND PROJECTIONS 1980-2000a

Table 4

		persons, thousands		Percent Change Since Previous Year		
Year	18-21	22-34	35+	18-21	22-34	35+
1960	9,555	29,492	77,099	-	-	_
1965	12,204	30,554	81,814	28	4	6
1970	14,705	35,271	85,201	20	15	4
1975	16,479	42,024	88,673	12	19	4
1980	17,097	48,501	93,912	4	15	6
1985	15,431	52,249	101,834	-10	8	8
1990	14,519	51,705	111,170	-6	-1	9
1995	13,399	48,390	121,428	-8	-6	9
2000	16,002	44,819	130,594	19	-7	8

SOURCE: U.S. Bureau of the Census, <u>Current Population Reports</u>, Series P-25, No. 519, April 1974, Table 1; Series P-25, No. 541, February 1975, Table 2.

<sup>&</sup>lt;sup>a</sup>Census Series II projection, which assumes an ultimate completed cohort fertility rate of 2.1 births per average woman.

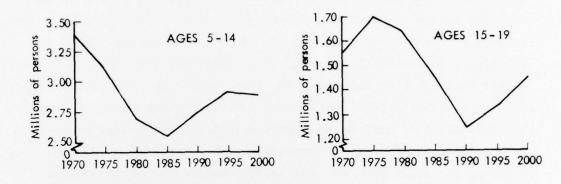


Fig. 6 - Projected changes in New York State's school-age population

Looking further into the future is fraught with increasing uncertainty, for we are referring to cohorts not yet born. (This is where the possibility of "rescheduled" childbearing, mentioned earlier, introduces some major unknowns.) Adopting the New York State Economic Development Board's assumptions about future fertility and migration, however, one plausible future can be projected to suggest what lies ahead (see Figure 6). According to the Board's projections, the 5 to 14 age group will contract until the mid-1980s; thereafter, it will increase moderately. For 15-to-19-year-olds, the numerical shrinkage will

<sup>\*</sup>These assumptions are: (1) "New York State's birth rate will increase somewhat during the remainder of the decade and approach the completed fertility rate of 1.90 by 1980. This assumes that the recent sharp decline in birth rates reflects, in part, a deferral of births and economic factors"; (2) "New York State's rate of net outmigration for the latter half of the decade will diminish somewhat from current levels." Source: New York State Economic Development Board, "Preliminary Revised Population Projections by Age and Sex for New York State Counties," with attachments, dated March 1, 1976.

continue through about 1990, followed by one last echo of the baby boom--a 16-percent increase between 1990 and 2000--to usher out the century.

As these figures suggest, demographic analysis gives timely notice of circumstances built into the population's structure for which ameliorative action is possible. But the process of contraction cannot be accomplished simply by reversing the process of expansion within an existing organizational setting. Adaptation necessarily entails difficult choices of emphasis between often conflicting objectives. These choices distribute costs and benefits unevenly among groups of people and jurisdictions and are inherently political; but the mechanisms for making these choices may be unworkable. When enrollments decline, for example, education planners must decide whether to reduce teaching staff or decrease class sizes; whether to close some schools for economy or keep them open for convenience to the community; whether to submit to decline or seek new ways to use school facilities and faculties. Local school districts rarely have the degree of control over their organization that would allow such choices to be arrived at easily.

Nationally, educational planning tends to proceed in ignorance of what is already known about the consequences of population shifts. Symptomatic of this problem was the frenetic response in the education sector to the baby boom and recent bust. Throughout the late 1960s and early 1970s teachers and professors were trained in increasing numbers despite warnings as early as 1965 of an impending over-supply. Today, there are scarcely enough people around to be educated for all those who are prepared to teach them. Others at this conference may wish to comment specifically on New York State's experience with education planning.

<sup>\*</sup>Paul Berman and Milbrey Wallin McLaughlin, "The Management of Decline: Problems, Opportunities, and Research Questions," The Rand Corporation, forthcoming.

<sup>\*\*</sup> Allan M. Cartter, "The Supply and Demand of College Teachers," in American Statistical Association Social Statistics Proceedings (Washington: American Statistical Association, 1965) pp. 70-80; idem, "Scientific Manpower for 1970-1985," Science, Vol. 172, No. 3979 (April 1971), pp. 132-140.

#### IMPACTS ON HOUSING

The number of households in New York State increased at a 1.2 percent annual rate during the 1960s and, according to Census Bureau figures, has continued to increase at this same rate since 1970 despite the halt in New York's population growth. Part of the explanation for this continued growth is numerical: the population's changing age profile has made for expansion at the prime household-forming ages. There also have been behavioral changes: people are forming households differently now than in the past.

Regarding the first point, the number of households with heads under 35 has increased sharply since 1970 as the baby-boom cohorts have matured into adulthood (see Figure 7). According to the State Economic Development Board's projection, households in this age bracket will continue to expand at better than three percent annually through 1980. This age concentration has created an especially heavy demand for the particular kinds of dwelling units suited to this age group—low-to-moderate priced apartments in densely settled areas and the like—and this pressure on demand will continue for another five years or so. By about 1980, however, the age concentration will be on the 35-to-44 group—by then, the matured first cohorts born after World War II. During the 1980s the number of households headed by someone between 35 and 44 will increase at better than 3 percent annually.

In addition to these considerable pressures associated with a changing age distribution, other demographic influences are affecting housing requirements. As everyone is aware, household composition and family structure have undergone fundamental change and are currently in a state of considerable flux, both sociological and demographic.

One influence is a decided increase in the proportion of young men and women who refrain from marrying. Nationally, the increase is especially apparent among persons 20 to 24 years old (an age at which most men

New York State Economic Development Board, "Preliminary Revised Household Projections for New York State Counties," with attachment, dated March 30, 1976.

<sup>\*\*</sup> See Paul C. Glick, "Some Recent Changes in American Families," Current Population Reports, Special Studies, Series P-23, No. 52, n.d.

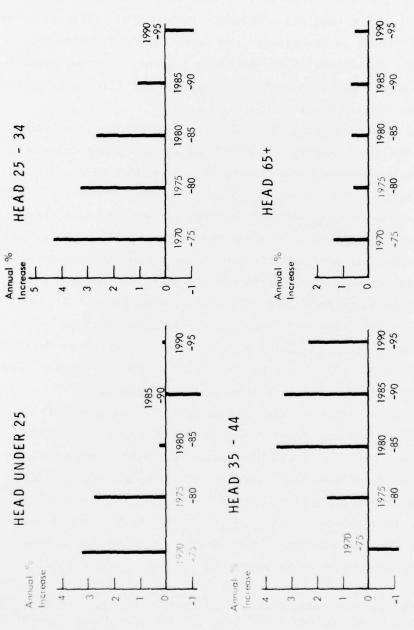


Fig. 7 - Projected annual increase in New York State households, 1970-1995, by age of head (selected age groups)

SOURCE: New York State Economic Development Board, "Preliminary Revised Household Projections for New York State Counties," with attachment, dated March 30, 1976.

and women have traditionally married). At this age, 60 percent of men and 40 percent of women were as yet unmarried in 1975, compared with 53 percent and 28 percent in 1960. It is an open question whether this tendency to remain single represents merely a postponement of first marriage or a developing trend toward lifelong singleness.

Another influence is the trend toward establishing households in "nonfamily" living situations as primary individuals. ("Primary individuals," in the Census Bureau's terminology, are household heads who live in their own homes entirely alone or with persons not related to them.) Between 1970 and 1976, the number of households nationally that were headed by primary individuals of all ages increased from 11.95 to 16.81 million, or about 41 percent. (This compares with a 9-percent increase for all other types of households—husband—wife, other male—headed, or female—headed families.) For reasons I cannot explain, this national trend is less evident here in New York State and is not projected to continue in the future, at least according to the Economic Development Board's figures. Those figures do show a somewhat more rapid increase among primary individuals between 1970 and 1975, but they project a slower increase (relative to families) in the future.

The nationally rising incidence of single-parent families, two or more unrelated people living together, and people of all ages living alone suggests the extent to which life-style options have been widened by affluence and the relaxation of social norms. Changes in taste and preference have made many people ready to live apart from the basic family unit: grown children are readier to move out of their parents' home, and a widowed parent more reluctant to move in with an adult son or daughter. At the same time, higher real income enables more people to afford separate living space. Overall, there is likely to be a continuing interplay between the demographic and economic circumstances that shape the typical cluster of persons who live together as a household and the social and cultural changes that have broadened the types of living arrangements and companionship that society condones.

A third change stems from the widening of the differential mortality of women and men. There is now a considerable gap, wider than in previous decades, between female and male life expectancy.\* One consequence of this gap has been a steady rise in the percentage of females among older persons. (In 1960, women made up 55.7 percent of the population 65 and over in New York State; by 1985, they are projected to comprise 61.2 percent.) As wives increasingly outlive their husbands, the incidence and duration of widowhood will inexorably rise. (Nationally, in 1975, 53 percent of women 65 and over were widows.)

The prospect of more widows, each facing a longer expected interval without a mate, foreshadows probable changes in living arrangements at these ages. And because increasing numbers of the elderly will be covered by retirement and pension plans, such changes will be economically feasible for larger numbers. At a national level, this combination of economic and demographic factors has already brought substantial changes in the living arrangements of surviving family members at later ages. In 1975, 62 percent of widows 65 and over lived alone, compared with 48 percent in 1968. New York City, as well, manifests these changes: according to the City's Department for the Aging, the number of elderly live-alones rose 26 percent between 1970 and 1973.

These structural changes among elderly households raise a broader question of where the elderly are likely to be. One such concentration of elderly persons is in central cities; another is in older suburbs, where they settled as newlyweds in, say, the 1930s. More recently, there has been a developing trend among retirees to settle in areas away from metropolitan centers. Figures 8 and 9, showing the changing distribution of social security beneficiaries 65 and older between 1969 and 1975, furnish indicators of where New York State's elderly population is now disproportionately concentrated or becoming so concentrated. (These figures are based on the concentration index data shown in the Appendix Table.)

Figure 8 shows counties with disproportionate concentrations of elderly beneficiaries in 1975. In some counties (e.g., Essex and

<sup>\*</sup>In 1974, a 65-year-old white female could expect to outlive her male counterpart by 4.2 years; in 1960, the expected difference was only 2.9 years.

As reported in The New York Times, September 29, 1975.

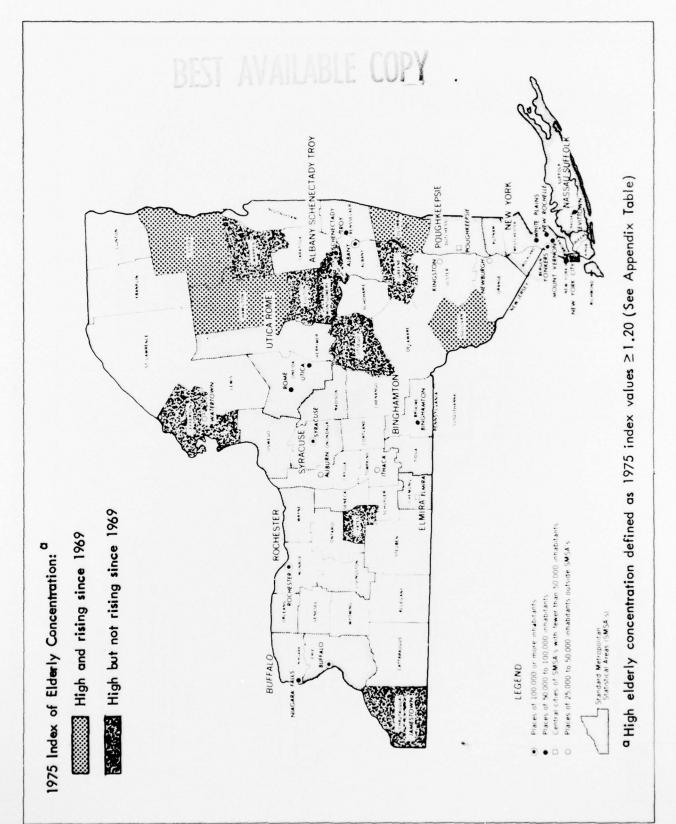


Fig. 8 -- Counties with disproportionate concentrations of Social Security beneficiaries 65+ in 1975

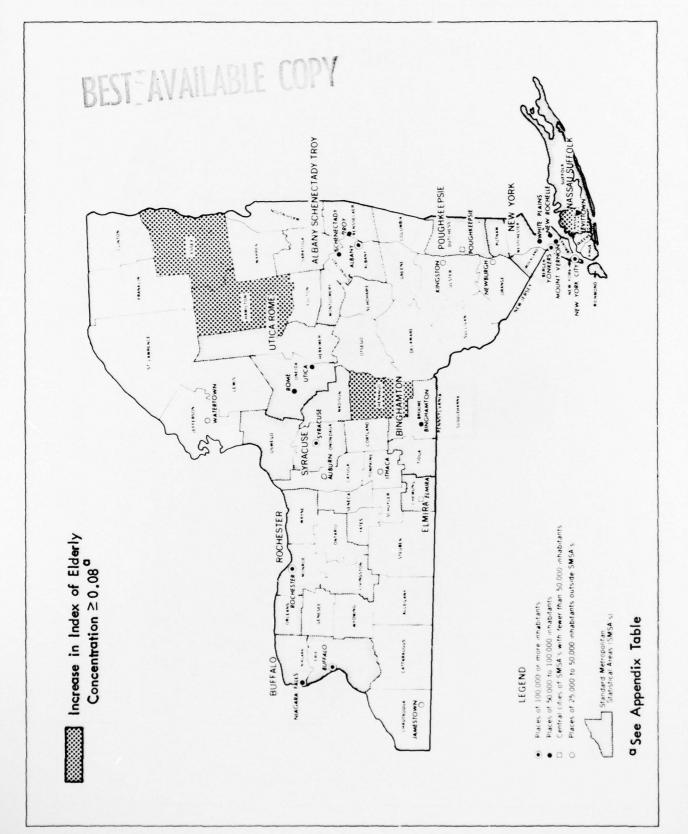


Fig. 9 — Counties with sharply rising concentrations of Social Security beneficiaries 65+ between 1969 and 1975

Hamilton) the concentration has been increasing since 1969; in others (e.g., Greene and Jefferson) it has not. The population of Greene County, for example, contains better than 50 percent more beneficiaries per capita than the state as a whole, but that percentage has been declining.

Figure 9 furnishes a somewhat different perspective: it displays counties with a sharply rising concentration of beneficiaries. Nassau, Chenango, Essex, and Hamilton Counties (the latter two already containing disproportionate numbers of beneficiaries in 1969) registered sharp relative increases since 1969 (concentration index change  $\geq$  8).

The criterion for "sharply increasing" is that the 1969-1975 change in the index of elderly concentration,  $\Delta$ CI, is > 8:

ACI = \[ \frac{\text{county's share of NYS beneficiaries, 1975}}{\text{county's share of NYS population, 1975}} \] - \[ \frac{\text{county's share of NYS beneficiaries, 1969}}{\text{county's share of NYS population, 1970}} \] \times \text{100.}

### VI. EASING THE TRANSITION TO STABILITY

Demographic analysis has numerous specific applications at the state level. Forecasts, especially, figure in planning decisions about electric power generating facilities, transportation and land use, and economic development. More generally, demographic analysis reveals transformations in the population's age structure and its distribution among particular metropolitan and nonmetropolitan areas, and demographic forecasts then attempt to anticipate the pattern of things to come. In both cases they draw attention to emerging and approaching issues associated with population change and set the stage for public debate on timely actions for dealing with those issues. This paper, it is hoped, has accomplished that purpose.

Forecasters are pleased when their predictions eventually prove to be accurate, but close accuracy is less important than the organizational response a forecast sets in motion. By way of structuring the ensuing discussion on this point, let me suggest at least three approaches that state policies formulated to ease the transition to stability might take:

- (1) Crisis management, i.e., deal with problems as they come up, without benefit of a longer-term strategy. This approach derives from the resigned conviction that no single state's policy can have much effect on massive and autonomous migratory shifts in a nation where people are free to move about as they please.
- (2) Active trend modification, i.e., project trends into the future in an effort to foresee problems and needs and devise social mechanisms to guide these trends in ways that advance broad purposes. An example would be the attempt by some states to preserve open space through new land-use regulations. This approach recognizes that processes of social change often carry with them considerable momentum; rather than put up futile resistance, realistic policies will accept and attempt to exploit the processes to advance general purposes that are agreed upon.

(3) Goal orientation, i.e., designate explicit future goals and devise plans to achieve them. New York State's "new cities" program is an example. Goal orientation is premised on an ability to achieve closure of means and ends (e.g., through a mechanism such as the State Urban Development Corporation) in order to create a desired future.

Each of these approaches does not so much define policy as express a way of viewing change and an organizational response to the problems engendered by it. State policy could be limited to reacting; or it could strive to advance broad purposes; or set its sights on the specific goals of some "master plan." Which policy stance should be chosen depends on one's philosophy as to the proper role of the public sector; on what one thinks state policy has in its power to do; on the extent to which processes of change under way can be exploited toward deliberate ends, rather than ignored or thwarted; and on the clarity with which underlying purposes themselves are perceived.

Population stasis and economic stagnation are not synonymous and, in an era of slow population growth, need not be correlated. Pitts-burgh, Los Angeles, Savannah, and Binghamton demonstrate that a comfortable equilibrium is attainable. What has been disturbing about stasis is that policies evolved during earlier periods of growth prove awkward or unworkable when growth is gone, and the purposes motivating them are outmoded or simply unclear.

-38-Appendix Table

Concentration of New York State's Social Security Beneficiaries 65 and Older, by County: 1969 and 1975

County	Concentrati	on Index <sup>a</sup>	County	Concentrati	ion Index <sup>a</sup>
Albany	$\frac{1969}{1.029}$	1975 $1.067$	Niagara	$\frac{1969}{0.920}$	$\frac{1975}{0.972}$
Allegany	1.056	1.033	Oneida	1.048	1.068
Bronx	1.054	0.993	Onondaga	0.882	0.915
Broome	1.079	1.124	Ontario	1.069	1.000
Cattaraugus	1.170	1.132	Orange	1.016	0.973
Cayuga	1.098	1.104	Orleans	1.032	1.004
Chautauqua	1.269	1.273	Oswego	0.953	0.886
Chemung	1.103	1.115	Otsego	1.266	1.267
Chenango	1.019	1.111	Putnam	0.791	0.742
Clinton	0.778	0.697	Queens	1.049	1.072
Columbia	1.328	1.355	Rensselaer	1.076	1.064
Cortland	0.938	0.933	Richmond	0.827	0.818
Delaware	1.159	1.162	Rockland	0.597	0.665
Dutchess	0.904	0.912	St. Lawrence	0.934	0.917
Erie	0.933	0.970	Saratoga	0.745	0.744
Essex	1.138	1.249	Schenectady	1.256	1.254
Franklin	1.150	1.131	Schoharie	1.253	1.141
Fulton	1.317	1.260	Schuyler	0.959	0.927
Genesee	1.028	0.990	Seneca	0.978	0.943
Greene	1.574	1.528	Steuben	1.035	1.019
Hamilton	1.432	1.516	Suffolk	0.683	0.718
Herkimer	1.189	1.132	Sullivan	1.308	1.337
Jefferson	1.268	1.222	Tioga	0.777	0.795
Kings	1.084	1.052	Tompkins	0.722	0.727
Lewis	1.003	0.931	Ulster	1.156	1.107
Livingston	0.847	0.832	Warren	1.300	1.262
Madison	0.879	0.855	Washington	0.976	1.020
Monroe	0.940	0.951	Wayne	0.963	0.916
Montgomery	1.482	1.460	Westchester	0.994	1.035
Nassau	0.749	0.834	Wyoming	1.021	1.015
New York	1.292	1.230	Yates	1.371	1.344

a Index of elderly concentration defined as:

CI =  $\frac{\text{county's share of all NYS beneficiaries 65+ in 1969 [or 1975]}}{\text{county's share of NYS population in 1970 [or 1975]}}$